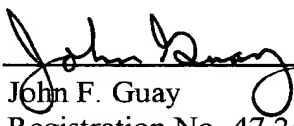


Applicants' remarks of October 9, 2002, are incorporated herein by reference.
Favorable reconsideration of those remarks, and allowance of the above-identified application
are respectfully requested.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: 
John F. Guay
Registration No. 47,248

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

Date: March 31, 2003

Attachment to Amendment dated March 31, 2003

Marked-up Claims 3 and 18

3. The method of claim 1, wherein said sending step includes sending to the customer a software package from the card issuer along with a unique personal validity limited credit card number, said software package facilitating completion of [the merchants] a merchant's web page.

18. In a financial transaction system capable of using at least one limited use credit card number which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one credit card number and which is associated the master account number of a customer, a method of providing remote access devices for accessing limited use numbers comprising the steps of:

submitting user authentication information and the master account number for entry into a database;

determining whether the user is a valid user of the master credit card number;

registering the user if the user is determined to be a valid user; and

obtaining, by a registered user, a software package to which enables communication with a remote access device support server to enable the issuance of limited use card numbers.